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**Testimony of Victoria Veltri, Acting State Healthcare Advocate
Before the Insurance and Real Estate Committee
In Support of H.B. 5032, S.B. 312, and S.B. 314
February 10, 2011**

Good afternoon Senator Crisco, Representative Megna, Senator Kelly, Representative Coutu and members of the Insurance and Real Estate Committee. For the record, I am Victoria Veltri, the Acting State Healthcare Advocate. My office, the Office of the Healthcare Advocate (OHA) is an independent state agency with a three-fold mission: assuring managed care consumers have access to medically necessary healthcare; educating consumers about their rights and responsibilities under health insurance plans; and, informing you of problems consumers face in accessing care and proposing solutions to those problems.

I testify today on behalf of OHA in support of three bills, H.B. 5032, S.B. 312, and S.B. 314. Each of these pieces of legislation provides a positive change in the way health insurance operates, and I ask for your consideration of each of these important pieces of legislation.

H.B. 5032, AN ACT REQUIRING HEALTH INSURANCE COVERAGE FOR BONE MARROW TESTING, would require insurance plans to cover most of the costs associated with bone marrow testing, capping patients' copayments at 20% of the cost of the procedure. Bone marrow testing is a vital way to link possible bone marrow donors to possible bone marrow recipients; donating bone marrow is an act that can help save lives. Linking bone marrow donors to recipients ensures medically necessary treatment while reducing the costs of ongoing treatment in lieu of transplantation. Passing this legislation would ensure that cost is less of a barrier to the saving of lives.

Additionally, H.B. 5032 would require that bone marrow testing be performed in an American Society for Histocompatibility facility and that the results of such tests be recorded in the National Marrow Donor Program database. These steps guarantee bone marrow testing is done in a safe, accredited facility and that the results of these tests are stored in a protected, useful database.

OHA also supports S.B. 312, AN ACT ELIMINATING THE AGE CAP FOR HEALTH INSURANCE COVERAGE FOR SPECIALIZED FORMULA. This legislation would help give individuals access to the specialized formula they need, regardless of age. There are many medical conditions that make specialized formula a necessary source of nutrition for many years of a patient's life. Currently the law only requires insurance

plans to cover this important medical expense for children under the age of 12. Again, the failure to cover this specialized formula can result in unnecessary hospitalizations and doctor visits. This bill would eliminate this unfair age restriction and help to ensure patients have access to the specialized formula that they need to survive.

S.B. 314, AN ACT CONCERNING MENTAL OR NERVOUS CONDITIONS UNDER THE CONNECTICUT UNFAIR INSURANCE PRACTICES ACT is also an important piece of legislation that OHA supports. This legislation would help to guarantee that insurance companies cannot discriminate against patients based on the presence of a mental or nervous condition. If passed, this legislation would ensure that individuals with mental or nervous conditions are not unfairly denied coverage or given inappropriately discrepant coverage. The additional protection afforded by this bill to individuals with mental or nervous conditions is appropriate, necessary, and important.

Thank you for allowing me to testify in support of H.B. 5032, S.B. 312, and S.B. 314. I will be happy to answer any questions you may have. If you have any questions concerning this testimony, please contact me at victoria.veltri@ct.gov or 860-297-3982.